

Hardship Grants from Heart of England

Citizens Advice South Warwickshire



Prepared for Heart of England Community Energy
AGM
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Citizens Advice South Warwickshire (CASW) is an independent local charity supporting the local community by providing free, confidential and impartial advice to give people the knowledge and confidence they need to find their way forward. Our advice, support and advocacy service has been running in the south of Warwickshire since 1940.

Key Takeaways:

We hold the Advice Quality Standard and we are authorised and are regulated by the Financial Conduct Authority.

We partner with a whole range of support agencies from homelessness, mental health and addiction charities to health visitors, arts therapy and social groups.

Whilst we are best known for our specialist support with benefits and debts, we also help people through specialist projects ranging from working with Food-bank clients to ensuring that people have access to fair representation in court when facing eviction from their homes.

Current developments:

We are in a period of rapid change as we respond to challenges in both the internal and external operating environments. We have recently closed our Meer Street Stratford office, which was both expensive and not fit for purpose, and now deliver services Monday - Fridays in the Council offices in Stratford (Elizabeth House). We can now see far more people, and we are seeing them every day instead of just one day a week.

Our HQ is for the moment, Hamilton Terrace Leamington Spa, from where we operate our telephony service. We are currently looking for a more accessible and modern location for staff and volunteers, to enable us to extend the telephone and face to face advice offer.

The biggest achievement this year is the launch of the county wide telephony service in April. Based on 2 months of delivery (1st April 2023 - 31st May 2023) we have answered 1529 calls. For perspective, it is worth noting that Citizens Advice offices in Warwickshire answer 3144 calls for the whole of the 2022/23 financial year.

The telephone numbers are as follows:

Call 0808 250 5715 Monday-Friday 9am-5pm

Out of hours Monday evening 5pm - 7pm 0800 995 6047

How we safely administer your Grant

Following on from Covid -19 and the subsequent cost of living rise many of our clients have found themselves in very challenging financial circumstances. It has been well documented that financial hardship has great impacts on emotional wellbeing, child poverty, the ability to maintain good nutrition and relationship issues amongst other areas. People who have never claimed benefits before and never expected to, are finding themselves without work and in financial difficulty.

In the three months to the end March 2023, we administered £18,129.46 in hardship grants. For the same period last year, it was only £11K.

134 grants were made to 93 individuals. We have helped clients by providing the means to secure:

Washing machines and other white goods including fridges and freezers

Cookers and microwaves

Furniture (2nd hand)

Carpets and curtains

Clothing and shoes including school uniform

Energy costs and vouchers for food.

We have a tight process for managing grants and hardship payments, which we included in our original application, to make sure that the client is in need, and will use the grant for the purpose intended. Broadly speaking the process will include:

- The client will see an Advisor or Caseworker and their overall advice needs will be assessed.
- Their personal circumstances will be explored including details about their living circumstances, income and budget.

- Our Grants team (volunteer) will assess the initial eligibility for any items identified as needed. For example a client may approach us for support on entering a new tenancy; they may have been rehoused due to relationship breakdown or fleeing domestic abuse for example, and they may not have the furniture or household goods required to set up home. Alternatively one of our Caseworkers may have carried out a home visit and identified that specific items are essential.
- We need to explore grant criteria (many grants have their own restrictions, e.g. location)
- We keep all information about a client - with their consent - on our confidential and secure Client management system called Casebook. All advice meetings, explorations, budgets etc will be written up and stored on the database which is only accessible to trained advisors who are governed by strict GDPR rules.
- We will explore whether the client has any grant history - how else have they been helped? There can be restrictions on the number of grants a person can receive.
- We obtain quotes for priority carpets, and search for the best low cost options to make any grant go further.
- Once a grant (e.g HOE) has been identified, an appropriate item/cost identified, then approval for the grant application is secured from a Supervisor, Operations Manager or myself as CEO. Invoices are handled by our Finance team and uploaded to Casebook, and a full audit trail is then in place.
- Monies are paid by BACS into bank accounts.

There are restrictions in the Agreement with yourselves, that we adhere to:

E.g. £750 for carpets; £100 for curtains; £300 Furniture; £350 for white goods etc.

Personal sentiment - Julie Robinson CEO Citizens Advice South Warwickshire

It is worthwhile bearing in mind that receiving a hardship payment is a daunting event for many people. 'Charity', often perceived in perhaps a 'Victorian' sense of the word, in the form of a grant for goods/items/services, can be accompanied by feelings of embarrassment, shame and sometimes anger too.

It is not easy to get a hardship grant; there is a lot of information we require; which is kept on our system, and the client has to be committed to working with us to improve their overall position. A new carpet may help a family settle into a new tenancy, but

they will still need support from an Advisor or Caseworker to manage their household budgets and money for example.

The current cost of living crisis is unprecedented. People who would never have imagined a need, are coming to us in crisis for advice. Food, energy and housing costs are spiraling and we are now approaching the summer holidays, where children are at home and food costs will be worrying families.

Without the support of funders such as Heart of England Community Energy, we would not be able to provide the very real, tangible and critical support needed for clients in crisis. Thank you.